



**嚴重疾病保障計劃**  
**Critical Illness Benefit**

於過去5年間，因罹患嚴重疾病  
而需住院的人次不斷上升

Over the past five years,  
the number of hospitalizations due to critical illnesses  
has shown a steady increase

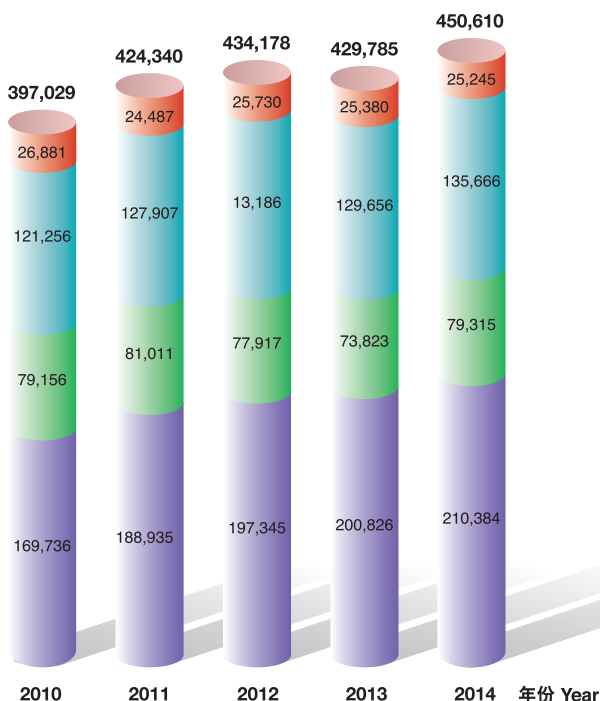
#### 四項主要嚴重疾病

Four major critical illnesses

- 中風 Stroke
- 腎衰竭 Kidney Failure
- 心臟病 Heart Attack
- 癌症 Cancer

#### 住院人次總計

Total Hospitalizations



\* 資料來源：醫院管理局(香港)統計年報2010-2014 (2016年5月出版)。

Source: Statistical Report 2010-2014, Hospital Authority, Hong Kong  
(Published in May 2016)

於過去5年，罹患嚴重疾病如癌症、心臟病、中風及腎衰竭，而需要入院治療的人次不斷上升，超過210萬之多<sup>1</sup>。倘若遭此不幸，你有否想過將如何應付由此等嚴重疾病所帶來的沉重經濟負擔？

美國萬通亞洲助你未雨綢繆，提供3款覆蓋56種疾病的嚴重疾病保障計劃，供你靈活選擇，讓你與家人倍感安心。

There has been an increasing number of hospital admissions in the past 5 years. Over 2.1 million of them were due to critical illnesses such as cancer, heart attack, stroke and kidney failure<sup>1</sup>. Have you ever wondered how you would cope with the financial burden if you were to suffer from similar misfortune?

MassMutual Asia offers you with three **Critical Illness Benefit** plans to choose from, all coming with comprehensive coverage of 56 illnesses to free you and your family from worries.

### 選擇一

#### 嚴重疾病保障計劃

##### ■ 預先提取賠償 保障更臻完善

現在，你所費無幾便即可獲得**嚴重疾病保障計劃**<sup>2</sup>所提供的周全保障。若不幸患上危疾，你即可在人壽保障計劃中預先提取一筆可觀賠款，而你可隨意運用這筆現金，盡享安心。

### 選擇二

#### 嚴重疾病額外保障計劃

##### ■ 額外保障 額外權益

**嚴重疾病額外保障計劃**<sup>2</sup>提供的賠款乃額外保障，而非從人壽保障計劃內預先提取部份保障額，助你為摯愛的生活未雨綢繆，安枕無憂。

### 選擇三

#### 嚴重疾病雙重保障計劃

##### ■ 保證即時賠償 以策萬全

**嚴重疾病雙重保障計劃**<sup>3</sup>為你進一步提升保障，給予至周全的經濟支援。只要受保人經診斷被證實患上嚴重疾病，計劃便提供即時賠款；而有關賠款並非從人壽保障計劃內提取部份保障額。

##### ■ 雙重保障 倍感安心

於康復期間，你可每月領取相等於保障額5%的生活津貼<sup>4</sup>，以應付日常開支，為期更可長達30個月。這筆額外賠款可讓你在康復期間安心休養，毋須為樓宇按揭還款、日常生活費用和兒女教育開支等大費周章。

##### ■ 額外身故保障 全面經濟支援

本計劃更提供額外身故保障。受保人於身故時（無論任何原因），在扣除任何嚴重疾病的一筆過賠款後，可獲得計劃內列明的賠款，讓摯親能得及時的經濟支援。

### Option 1

#### **Critical Illness Benefit**

##### ■ Better coverage

For just a little more, **Critical Illness Benefit**<sup>2</sup> guarantees you a lump-sum advance payment from the life insurance plan at the first occurrence of a debilitating illness. This provides you with extra funds to get you the best possible medical treatment.

### Option 2

#### **Critical Illness Extra Benefit**

##### ■ Extra benefit Extra protection

**Critical Illness Extra Benefit**<sup>2</sup> offers a lump-sum benefit which is an EXTRA protection rather than an advance from your life insurance policy, therefore giving you and your loved ones total peace of mind.

### Option 3

#### **Critical Illness Double Benefit**

##### ■ Immediate payment of benefit

**Critical Illness Double Benefit**<sup>3</sup> goes further to offer you the best possible protection against the unpredictable. The lump-sum benefit, which is not an advance from your life insurance policy, is payable immediately upon diagnosis of critical illness.

##### ■ Extra monthly benefit for extra peace of mind

During the rehabilitation period, you will receive an Extra Monthly Benefit equivalent to 5% of the Sum Insured from the first month of diagnosis<sup>4</sup>, up to a maximum of 30 months. This extra money will help cover your financial outgoings, be they your mortgage repayments, daily expenses or your children's education.

##### ■ Extra life coverage

Critical Illness Double Benefit provides Extra Life Coverage. This amount, equivalent to the Sum Insured less any critical illness lump-sum benefit paid, is payable in the event that the worst happens for whatever reason.

## 涵蓋 56 種嚴重疾病保障

## Extensive Coverage of 56 Critical Illnesses

### 主要嚴重疾病

#### Major critical diseases

1. 癌症 Cancer
2. 中風 Stroke
3. 心臟病 Heart Attack
4. 腎衰竭 Kidney Failure
5. 慢性肝衰竭 Chronic Liver Failure
6. 末期病症 Terminal Illness

### 腦科疾病 / 異常情況

#### Brain diseases / disorders

7. 良性腦部腫瘤  
Benign Brain Tumour
8. 昏迷 Coma
9. 腦膜炎 Bacterial Meningitis
10. 腦炎 Encephalitis
11. 需進行手術之腦血管瘤<sup>5</sup>  
Cerebral Aneurysm Requiring Surgery<sup>5</sup>
12. 嚴重頭部創傷  
Major Head Trauma
13. 植物人 Apallic Syndrome
14. 克雅氏症 (瘋牛症)  
Creutzfeld-Jacob Disease  
(Mad Cow Disease)
15. 腦部手術 Brain Surgery

### 心臟血管疾病

#### Cardiovascular diseases

16. 冠狀動脈 (迴接) 手術  
Coronary Artery Bypass Surgery
17. 心瓣置換 Heart Valve Replacement
18. 血管成形術<sup>6</sup> Angioplasty<sup>6</sup>
19. 主要動脈手術 Surgery to Aorta
20. 心肌病 Cardiomyopathy
21. 肺動脈高血壓  
Pulmonary Arterial Hypertension
22. 其它嚴重冠狀動脈疾病  
Other Serious Coronary Artery Disease

### 器官嚴重疾病及衰竭

#### Organ critical illness and failure

23. 主要器官移植 Major Organ Transplant
24. 暴發性病毒性肝炎  
Fulminant Viral Hepatitis
25. 腎髓質囊腫病  
Medullary Cystic Disease
26. 潰瘍性結腸炎 Ulcerative Colitis
27. 克隆病 Crohn's Disease
28. 慢性肺病 Chronic Lung Disease
29. 慢性自體免疫性肝炎  
Chronic Auto-immune Hepatitis
30. 復發性慢性胰臟炎  
Chronic Relapsing Pancreatitis

### 神經系統疾病

#### Nervous system diseases

31. 多發性硬化症 Multiple Sclerosis
32. 運動神經原疾病  
Motor Neurone Disease
33. 帕金森症 Parkinson's Disease
34. 亞爾茲默氏病 /  
不能復原的器官性退化腦毛病  
Alzheimer's Disease /  
Irreversible Organic Degenerative  
Brain Disorders
35. 脊髓灰質炎 Poliomyelitis
36. 漸進性核上神經麻痺症  
Progressive Supranuclear Palsy

### 嚴重傷殘 Serious disability

37. 失明 Blindness
38. 身體機能阻障 Dysfunction
39. 完全及永久傷殘<sup>7</sup>  
Total and Permanent Disability<sup>7</sup>
40. 類風濕性關節炎  
Rheumatoid Arthritis
41. 癱瘓 Paralysis
42. 失去肢體 / 視力  
Loss of Limbs / Sight of Eyes
43. 失聰 Deafness
44. 失去語言能力 Loss of Speech
45. 嚴重燒傷 Major Burns
46. 腦部受損 / 失去獨立生存的能力  
Brain Damage /  
Loss of Independent Existence

### 其他 Others

47. 肌肉萎縮  
Muscular Dystrophy
48. 象皮病 Elephantiasis
49. 壞死性筋膜炎  
Necrotising Fasciitis
50. 成形不全貧血病  
Aplastic Anaemia
51. 經輸血感染人類免疫力缺乏病毒  
HIV through Blood Transfusion
52. 因職業感染人類免疫力缺乏病毒  
Occupationally Acquired HIV
53. 紅斑狼瘡  
Systemic Lupus Erythematosus
54. 慢性腎上腺功能不全  
Chronic Adrenal Insufficiency
55. 伊波拉出血性熱病  
Ebola Hemorrhagic Fever
56. 意外矯形手術<sup>8</sup>  
Accidental Reconstructive  
Surgery<sup>8</sup>

註：有關各「嚴重疾病」的定義，請參閱保單條文。

Remarks : For the definition of each "Critical Illness", please refer to the policy document.

「嚴重疾病保障計劃」一覽表 Critical Illness Benefit – At a Glance

投保資料 Basic Information									
類別 Type	CIR1	CIR5	CIR10	CIB65 / CIR65	CIB75 / CIR 75	CIB100	CIE5	CIE65	CID
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	18至65歲 Age 18-65	18至65歲 Age 18-65	18至55歲 Age 18-55	0至55歲 Age 0-55	0至65歲 Age 0-65	0至65歲 Age 0-65	0至65歲 Age 0-65	0至55歲 Age 0-55	0至55歲 Age 0-55
保費 Premium	每年續期，續期保費會按受保人當時實際年齡及保費率作出調整 Renewable Yearly, with renewal premium based on the Insured's attained age and the premium rate in effect	每5年續期，續期保費會按受保人當時實際年齡及保費率作出調整 Renewable 5-Yearly, with renewal premium based on the Insured's attained age and the premium rate in effect	續期保費不會隨受保人當時實際年齡而作出調整 Renewal premium will not be adjusted based on the Insured's attained age				每5年續期，續期保費會按受保人當時實際年齡及保費率作出調整 Renewable 5-Yearly, with renewal premium based on the Insured's attained age and the premium rate in effect	續期保費不會隨受保人當時實際年齡而作出調整 Renewal premium will not be adjusted based on the Insured's attained age	每5年續期，續期保費會按受保人當時實際年齡及保費率作出調整 Renewable 5-Yearly, with renewal premium based on the Insured's attained age and the premium rate in effect
保障年期 Benefit Term	至100歲 To Age 100	至100歲 To Age 100	10年 10 Years	至65歲 To Age 65	至75歲 To Age 75	至100歲 To Age 100	至75歲 To Age 75	至65歲 To Age 65	至65歲 To Age 65

保單資料 Policy Information			
類別 Type	CIB65 / CIB75 / CIB100 CIR1 / CIR5 / CIR10 / CIR65 / CIR75		CIE5 / CIE65  CID
保單類別 Plan Type	附加保障 Supplementary Benefit CIB65 / CIB75 / CIB100 / CIE5 / CIE65: 可附加於基本計劃 Attachable to basic plan CIR1 / CIR5 / CIR10 / CIR65 / CIR75: 可附加於定期人壽附加保障 Attachable to term life supplementary benefit		基本 / 附加保障 Basic / Supplementary Benefit
保單貨幣單位 Currency	香港保單 Policy issued in HK : 美元 / 港元 US\$ / HK\$ 澳門保單 Policy issued in Macau : 美元 / 澳門元 / 港元 US\$ / MOP / HK\$		
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment		
最低保障額 Minimum Sum Insured	香港保單 Policy issued in HK 附加於基本計劃 / 定期人壽附加保障： 15,000美元 / 120,000港元 Attached to basic plan / term life supplementary benefit: US\$15,000 / HK\$120,000  澳門保單 Policy issued in Macau 附加於基本計劃： 15,000美元 / 120,000澳門元 / 港元 Attached to basic plan: US\$15,000 / MOP / HK\$120,000  附加於定期人壽附加保障： 10,000美元 / 80,000澳門元 / 港元 Attached to term life supplementary benefit: US\$10,000 / MOP / HK\$80,000		基本計劃 - 10,000美元或1,600港元 / 澳門元保費 (兩者取其較高者) Basic plan - US\$10,000 or HK\$ / MOP1,600 premium (whichever is the higher)  附加保障 - 10,000美元 / 80,000港元 / 澳門元 Supplementary benefit - US\$10,000 / HK\$ / MOP80,000
最高保障額 <sup>9</sup> Maximum Sum Insured <sup>9</sup>	基本計劃 / 定期人壽附加保障的保障額的100% 100% of the Sum Insured of the basic plan / term life supplementary benefit		300,000美元 / 2,400,000港元 / 澳門元 US\$300,000 / HK\$ / MOP 2,400,000  200,000美元 / 1,600,000港元 / 澳門元 US\$200,000 / HK\$ / MOP 1,600,000

<sup>9</sup> 同一受保人於本公司投保的所有癌症全面保、嚴重疾病雙重保障、嚴重疾病額外保障、嚴重疾病保障、嚴重疾病特級保障、嚴重疾病多重保百分百保費回贈計劃、嚴重疾病特級保100+保費回贈計劃、首選健康保100+保費回贈計劃、首選健康保障計劃、首選健康多重保、完全及永久傷殘保障與Update兒童健康保障的總保障額最高為1,250,000美元 / 10,000,000港元 / 澳門元。  
The maximum aggregate sum insured of all Comprehensive Cancer Benefit, Critical Illness Double Benefit, Critical Illness Extra Benefit, Critical Illness Benefit, Critical Illness Supreme Benefit, Critical Illness Plus 100% Premium Refunable Plan, Critical Illness Supreme 100+ Premium Refundable Plan, PrimeHealth Saver 100+, PrimeHealth Benefit, PrimeHealth Extra Saver, Total and Permanent Disability Benefit and Update Jr. Health Benefit under the same Insured with our Company is US\$1,250,000 / HK\$ / MOP10,000,000.



1. 資料來源：醫院管理局（香港）統計年報2010-2015（2016年5月出版）。
2. 本計劃的賠償總額最高為保障額的100%。
3. 本計劃的一筆過賠償總額最高為保障額的100%。
4. 「需進行手術之腦血管瘤」的每月額外生活津貼為保障額的2.5%。有關津貼不適用於「血管成形術」及「意外矯形手術」。
5. 「需進行手術之腦血管瘤」的保障賠償為保障額的50%；於保障年期內，可獲賠償一次。
6. 於保障年期內，「血管成形術」可獲賠償一次，保障賠償為保障額的10%，並以同一受保人因「血管成形術」於本公司可獲的總賠償金額最高以12,500美元 / 100,000港元 / 澳門元為限。
7. 只適用於18至65歲的受保人。
8. 於保障年期內，「意外矯形手術」可獲賠償一次，保障額賠償為保障額的30%或其他計劃未賠償而需支付之實際住院及手術費用（以較低者為準），並以同一受保人因「意外矯形手術」於本公司可獲的總賠償金額最高以30,000美元 / 240,000港元 / 澳門元為限。

1. Source: Statistical Report 2010-2015, Hospital Authority, Hong Kong (Published in May 2016).
2. The maximum benefit amount that can be claimed under this plan is 100% of the Sum Insured.
3. The maximum lump-sum benefit amount that can be claimed under this plan is 100% of the Sum Insured.
4. Extra Monthly Benefit for "Cerebral Aneurysm Requiring Surgery" is 2.5% of the Sum Insured. Extra Monthly Benefit is not applicable to "Angioplasty" and "Accidental Reconstructive Surgery".
5. Benefit payment for "Cerebral Aneurysm Requiring Surgery" is 50% of the Sum Insured. Within the benefit term, this benefit can be claimed once only.
6. Within the benefit term, "Angioplasty" can be claimed once only. Benefit payment for "Angioplasty" is 10% of the Sum Insured, subject to a maximum aggregate benefit of US\$12,500 / HK\$ / MOP100,000 under all benefits issued by the Company under the same insured.
7. Only applicable to the insured aged 18 to 65.
8. Within the benefit term, "Accidental Reconstructive Surgery" can be claimed once only. Benefit payment for "Accidental Reconstructive Surgery" is 30% of the Sum Insured or the actual amount of hospitalization and surgical expenses not reimbursed by other medical plans (whichever is the lower), subject to a maximum aggregate benefit of US\$30,000 / HK\$ / MOP240,000 under all benefits issued by the Company under the same insured.

重要資料

繳付保費年期及保障年期

■ 如屬基本計劃 (CID)

繳付保費年期及保障年期最長可至受保人65歲。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

■ 如屬附加保障 (CID/CIB65/CIR5/CIR10/CIR65)，而所屬之基本計劃為非萬用壽險

**CID/CIB65：**繳付保費年期及保障年期最長可至 (1) 受保人65歲，或 (2) 本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過本附加保障所屬基本計劃當時的最高貸款額，保單及其所有保障將會終止。

**CIR5/CIR10/CIR65：**繳付保費年期及保障年期最長可至 (1) 受保人100歲 (CIR5) / 65歲 (CIR65) / 10年 (CIR10)，或 (2) 本附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過本附加保障所屬基本計劃當時的最高貸款額，保單及其所有保障將會終止。

■ 如屬附加保障 (CID/CIB65/CIB75/CIB100/CIE5/CIE65/CIR1/CIR5/CIR10/CIR65/CIR75)，而所屬之基本計劃為萬用壽險計劃

**CID/CIB65/CIB75/CIB100/CIE5/CIE65：**繳付保費年期及保障年期最長可至 (1) 受保人65歲 (CID/CIB65/CIE65) / 75歲 (CIB75/CIE5) / 100歲 (CIB100)，或 (2) 本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用 (包括附加保障的成本)，而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

**CIR1/CIR5/CIR10/CIR65/CIR75：**繳付保費年期及保障年期最長可至 (1) 受保人100歲 (CIR1/CIR5) / 75歲 (CIR75) / 65歲 (CIR65) / 10年 (CIR10)、或 (2) 本附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 本附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用 (包括附加保障的成本)，而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，保單 / 附加保障將會終止：

- 於保障到期日當日
- 寬限期屆滿 (如適用)
- 保單持有人呈交書面要求終止保單 / 附加保障
- 受保人身故
- 在受保人經確診患上嚴重疾病而需要作出嚴重疾病的賠償後 (但不包括血管成形術、需進行手術之腦血管瘤及矯形手術)

■ 如屬附加保障 (CID/CIB65/CIB75/CIB100/CIE5/CIE65/CIR1/CIR5/CIR10/CIR65/CIR75)，在下列任何情況下，保單亦會終止：

- 本附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 本附加保障所屬之附加定期人壽保障已終止 (只適用於CIR1/CIR5/CIR10/CIR65/CIR75)

保費調整 (只適用於CID/CIR5/CIE5/CIR1/CIE65)

- **CID/CIR1/CIR5/CIE5：**如接獲所需保費 (根據受保人當時實際年齡及當時同類保障級別的保費率計算)，保單會於每個1個保單年完結時獲續期1年 (CIR1) / 保單會於每個5個保單年完結時獲續期5年 (CID/CIR5/CIE5)。在每次續期時，美國萬通保險亞洲有限公司 (「美國萬通亞洲」) 保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

- **CIE65：**美國萬通亞洲保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本保單 / 附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的索償，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒 (由醫生處方除外)；吸入氣體 (因工作需要而引致則除外)；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機 (除非為民航機的持票乘客)；
- 投保時已存在的病徵及病狀；在本附加保障的保障生效日期的60日內出現的嚴重疾病；任何在受保人18歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患；任何人類免疫力缺乏症病毒及/或與此有關之病症，包括愛滋病

如屬CIE5/CIE65，因以下情況而直接或間接引致的索償，亦將不獲賠償：

- 在受保人確診首次患上嚴重疾病後的14天內身故

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司 (香港：香港灣仔駱克道33號美國萬通大廈27樓/澳門：澳門南灣大馬路517號南通商業大廈16樓E2座)，並確保本公司的辦事處於交付保單的21天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的21天內 (以較早者為準) 收到書面要求。於收受書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

Important Information

Premium Payment Term and Benefit Term

■ If the policy is a Basic Plan (CID)

The premium payment term and the benefit term are up to age 65 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

■ If the policy is a Supplementary Benefit (CID/CIB65/CIR5/CIR10/CIR65), and the Basic Plan to which it is attached is a Non-universal Life Insurance

CID/CIB65: The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

CIR5/CIR10/CIR65: The premium payment term and the benefit term are up to (1) age 100 (CIR5) / 65 (CIR65) of the Insured / 10 years (CIR10), or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

- If the policy is a Supplementary Benefit (CID/CIB65/CIB75/CIB100/CIE5/ CIE65/CIR1/ CIR5/CIR10/CIR65/CIR75), and the Basic Plan to which it is attached is a Universal Life Insurance

CID/CIB65/CIB75/CIB100/CIE5/CIE65: The premium payment term and the benefit term are up to (1) age 65 (CID/CIB65/CIE65) / 75 (CIB75/CIE5) / 100 (CIB100) of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

CIR1/CIR5/CIR10/CIR65/CIR75: The premium payment term and the benefit term are up to (1) age 100 (CIR1/CIR5) / 75 (CIR75) / 65 (CIR65) of the Insured / 10 years (CIR10), or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

### Termination

The policy / supplementary benefit will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends (if applicable)
- The policy owner submits a written request to terminate this policy / supplementary benefit
- The Insured dies
- The Insured is diagnosed with a Critical Illness other than Angioplasty, Cerebral Aneurysm Requiring Surgery and Reconstructive Surgery giving rise to the payment of benefit

- If the policy is a Supplementary Benefit (CID/CIB65/CIB75/CIB100/CIE5/CIE65/ CIR1/CIR5/CIR10/CIR65/CIR75), it will also be terminated when one of the following events occurs:

- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The term life supplementary benefit to which this supplementary benefit is attached terminates (applicable to CIR1/CIR5/CIR10/CIR65/ CIR75 only)

### Premium Adjustment (Applicable to CID/CIR5/CIE5/CIR1/CIE65 only)

- CID/CIR1/CIR5/CIE5: The policy will be renewed at each policy anniversary for another one year (CIR1) / at the expiration of each 5-year term period for another term (CID/CIR5/CIE5) upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan of the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.
- CIE65: MassMutual Asia Ltd. reserves the right to change the premium at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

### Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

### Credit Risk

This policy/supplementary benefit is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

### Key Exclusions

The policy will not pay any benefit claim caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage of the supplementary benefit; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

If the policy is CIE5/CIE65, it will not pay any benefit claim caused directly or indirectly, by or resulting from the following either:

- The Insured dies within 14 days after the first diagnosis of the Critical Illness

### Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

本冊子只提供本附加計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。

This brochure contains general information and is for reference only and does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

## 美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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